

Massachusetts Guaranteed Issue Nongroup Membership¹
as of December 31, 2001

Nongroup Membership Total Membership	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01	Members as of 12/31/01
Aetna Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aetna Life Insurance Company	Pref Prov	2	0	3	0	1	0	0	1	5	0	0	3	1	0	16
Aetna US Healthcare Inc.	HMO	13	1	9	0	50	1	4	3	83	0	31	8	22	44	269
Blue Cross and Blue Shield of MA, Inc.	Pref Prov	247	65	150	105	364	45	82	68	1,081	114	469	234	237	194	3,455
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Alt. Plan) ²	HMO	33	17	39	1	76	13	19	16	113	2	57	40	31	27	484
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Std. Plan)	HMO	993	305	1,177	15	2,160	161	533	301	4,514	37	2,119	1,625	1,036	985	15,961
CIGNA HealthCare of Massachusetts, Inc.	HMO	10	0	6	0	12	4	16	3	78	0	18	7	17	96	267
Community Health Plan	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon Community Health Plan, Inc.	HMO	0	0	1	0	69	3	1	0	176	0	23	11	4	645	933
Gerber Life Insurance Company	Medical	0	0	0	0	1	0	1	0	0	0	0	0	0	1	3
(The) Guardian Life Insurance Company of America	Medical	0	2	0	0	0	0	0	0	0	0	0	0	0	0	2
(The) Guardian Life Insurance Company of America	Pref Prov	3	0	2	2	0	0	0	0	3	0	0	2	0	1	13
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ²	HMO	118	14	94	16	263	3	8	4	860	0	418	166	292	77	2,333
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	266	20	264	33	838	9	11	22	2,766	5	1,378	482	887	260	7,241
Health New England, Inc.	HMO	0	169	0	0	0	80	386	200	1	0	0	0	1	11	848
John Alden Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
John Alden Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
(The) MEGA Life and Health Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New York Life Insurance Company	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tufts Associated HMO, Inc.	HMO	85	4	27	0	154	8	20	15	517	0	167	58	210	70	1,335
United HealthCare Insurance Company	Medical	3	1	0	0	2	0	0	0	4	0	1	2	0	0	13
United HealthCare Insurance Company	Pref Prov	2	0	4	0	2	0	0	0	12	0	2	10	2	1	35
United HealthCare of New England, Inc.	HMO	11	0	52	0	3	0	1	0	20	0	17	7	3	7	121
Total Members		1,786	598	1,828	172	3,995	327	1,082	634	10,233	158	4,700	2,655	2,743	2,419	33,330
2001 Massachusetts Population ³		226,809	134,137	540,360	15,402	730,296	71,610	455,862	152,876	1,463,454	9,938	653,232	481,059	682,062	762,207	6,379,304
Market Penetration Rate ⁴		0.8%	0.4%	0.3%	1.1%	0.5%	0.5%	0.2%	0.4%	0.7%	1.6%	0.7%	0.6%	0.4%	0.3%	0.5%

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

² Beginning 11/01/01, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan. Blue Cross and Blue Shield of Massachusetts, Inc. and Harvard Pilgrim Health Care, Inc.offered the noted plans on 11/01/01.

³ 2001 Population Source: Table T1. Population Estimates[3], Population Estimates Program, Population Division, U.S. Bureau of Census, March 27, 2002 - estimated population by county as of July 1, 2001.

⁴ Total members in each county divided by 2001 population in each county.

Massachusetts Guaranteed Issue Nongroup Membership¹
as of December 31, 2001

Nongroup Membership Total Subscribers	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01	Subscribers as of 12/31/01
Aetna Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aetna Life Insurance Company	Pref Prov	1	0	2	0	1	0	0	1	5	0	0	2	2	1	13
Aetna US Healthcare Inc.	HMO	9	1	9	0	39	1	4	3	66	0	26	7	21	35	221
Blue Cross and Blue Shield of MA, Inc.	Pref Prov	175	51	96	64	238	27	68	50	711	79	279	139	193	122	2,292
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Alt. Plan) ²	HMO	20	11	31	1	50	6	16	9	71	2	39	28	26	17	327
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Std. Plan)	HMO	684	215	763	13	1,283	113	380	211	2,795	19	1,256	946	823	625	10,126
CIGNA HealthCare of Massachusetts, Inc.	HMO	9	0	6	0	11	3	9	3	63	0	14	4	15	86	223
Community Health Plan	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon Community Health Plan, Inc.	HMO	0	0	1	0	42	3	1	0	137	0	17	5	4	503	713
Gerber Life Insurance Company	Medical	0	0	0	0	1	0	1	0	0	0	0	0	0	1	3
(The) Guardian Life Insurance Company of America	Medical	0	2	0	0	0	0	0	0	0	0	0	0	0	0	2
(The) Guardian Life Insurance Company of America	Pref Prov	2	0	2	1	0	0	0	0	2	0	0	2	0	1	10
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ²	HMO	102	13	77	14	203	3	8	4	690	0	309	130	249	59	1,861
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	217	20	196	26	609	9	11	18	2,038	4	960	350	740	190	5,388
Health New England, Inc.	HMO	0	143	0	0	0	68	340	184	1	0	0	0	1	6	743
John Alden Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
John Alden Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
(The) MEGA Life and Health Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New York Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tufts Associated HMO, Inc.	HMO	72	4	24	0	138	8	16	15	427	0	139	45	193	61	1,142
United HealthCare Insurance Company	Medical	1	1	0	0	2	0	0	0	1	0	1	1	0	0	7
United HealthCare Insurance Company	Pref Prov	2	0	3	0	1	0	0	0	10	0	2	7	2	1	28
United HealthCare of New England, Inc.	HMO	9	0	44	0	2	0	1	0	18	0	14	5	3	5	101
Total Subscribers		1,303	461	1,254	119	2,620	241	855	499	7,035	104	3,056	1,671	2,271	1,712	23,201

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

² Beginning 11/01/01, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan. Blue Cross and Blue Shield of Massachusetts, Inc. and Harvard Pilgrim Health Care, Inc.offered the noted plans on 11/01/01.

Massachusetts Guaranteed Issue Nongroup Membership¹
as of December 31, 2001

Nongroup Membership Total Dependents	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01	Dependents as of 12/31/01
Aetna Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aetna Life Insurance Company	Pref Prov	1	0	1	0	0	0	0	0	0	0	0	1	0	0	3
Aetna US Healthcare Inc.	HMO	4	0	0	0	11	0	0	0	17	0	5	1	1	9	48
Blue Cross and Blue Shield of MA, Inc.	Pref Prov	72	14	54	41	126	18	14	18	370	35	190	95	44	72	1,163
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Alt. Plan) ²	HMO	13	6	8	0	26	7	3	7	42	0	18	12	5	10	157
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Std. Plan)	HMO	309	90	414	2	877	48	153	90	1,719	18	863	679	213	360	5,835
CIGNA HealthCare of Massachusetts, Inc.	HMO	1	0	0	0	1	1	7	0	15	0	4	3	2	10	44
Community Health Plan	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon Community Health Plan, Inc.	HMO	0	0	0	0	27	0	0	0	39	0	6	6	0	142	220
Gerber Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(The) Guardian Life Insurance Company of America	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(The) Guardian Life Insurance Company of America	Pref Prov	1	0	0	1	0	0	0	0	1	0	0	0	0	0	3
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ²	HMO	16	1	17	2	60	0	0	0	170	0	109	36	43	18	472
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	49	0	68	7	229	0	0	4	728	1	418	132	147	70	1,853
Health New England, Inc.	HMO	0	26	0	0	0	12	46	16	0	0	0	0	0	5	105
John Alden Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
John Alden Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(The) MEGA Life and Health Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New York Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tufts Associated HMO, Inc.	HMO	13	0	3	0	16	0	4	0	90	0	28	13	17	9	193
United HealthCare Insurance Company	Medical	2	0	0	0	0	0	0	0	3	0	0	1	0	0	6
United HealthCare Insurance Company	Pref Prov	0	0	1	0	1	0	0	0	2	0	0	3	0	0	7
United HealthCare of New England, Inc.	HMO	2	0	8	0	1	0	0	0	2	0	3	2	0	2	20
Total Dependents		483	137	574	53	1,375	86	227	135	3,198	54	1,644	984	472	707	10,129

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

² Beginning 11/01/01, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan. Blue Cross and Blue Shield of Massachusetts, Inc. and Harvard Pilgrim Health Care, Inc.offered the noted plans on 11/01/01.